

Keep our children healthy with I-155

By JOHN MORRISON – The Missoulian – 10/28/08

Last spring, I met a little girl named Emily who needs new glasses because of a progressive vision problem, but her family can't afford them and she has no health insurance. It was a story I've heard too many times from too many Montanans.

Do you know an uninsured child? There are 35,000 kids like Emily here in Montana. They suffer physically, psychologically and academically because they do not have the same access to quality health care as their insured peers, and their numbers are increasing. The uninsured rate among Montana children living in poverty has risen from 19 percent five years ago to 29 percent today n an increase of 50 percent! Overall,

16 percent of Montana children lack any form of health coverage.

This is a big election year with a lot at stake, but it is remarkable in Montana in a very special way. You and I will have a chance in November to pass Initiative 155, the Healthy Montana Kids Plan, providing affordable health coverage to nearly every uninsured child in Montana.

We have struggled for years to address this problem, but despite the efforts and talent of many dedicated citizens and legislators, we have failed. There are two reasons: we exclude more kids from CHIP and Medicaid than just about any other state and we have only enrolled half of the uninsured kids who are already eligible. The Healthy Montana Kids Plan, I-155, targets both of these problems; it makes CHIP and Medicaid coverage available to more children and it works with schools, hospitals and others to get uninsured kids signed up. The plan also allows an eligible child to be added as a dependent on a parent's private plan, saving the state money and keeping families together.

Healthy Montana Kids is a great financial deal for the state, as well. For a state investment of just over \$20 million, we draw more than \$70 million in new federal matching funds into the state. That means most of the cost of covering kids is paid for by the federal government, but it also means tens of millions in new dollars every year for Montana's economy.

Providing children with health coverage should be an urgent public health priority. A study published by Families USA last year showed that uninsured children are twice as likely to die as their insured counterparts when they are admitted to a hospital for injuries. This startling statistic was only the latest disturbing finding about the harm suffered by uninsured kids.

Uninsured U.S. children are 13 times more likely than insured children to lack a usual source of medical care, and three to five times more likely to have unmet health care needs, including prescription drug needs and untreated mental health issues. Studies show that a lack of health insurance stunts academic development, as well.

We also have a financial stake in improving children's health coverage: When uninsured kids do receive care, it is often expensive, late-stage treatment n usually in emergency rooms n that the parents cannot fully pay for, which drives up the cost of coverage for those who are insured.

As we struggle with the growing health care crisis, covering kids is a great place to start making needed changes. Beyond the generous federal match, there are a host of reasons to cover kids now. First, it costs roughly half as much to cover a child as it does to cover an adult, so the same level of funding can cover twice as many uninsured Americans. Second, while Americans argue about whether society should guarantee health care for all, few claim that children should be expected to fend for themselves. Third, guaranteed children's health coverage goes hand in hand with public education that guarantees quality instruction through the twelfth grade for every child: sound mind, sound body. Finally, raising healthy children pays big dividends by teaching healthy living and nipping chronic diseases in the bud.

Montanans want to solve this problem and know that we can. More than 30,000 Montanans, from every county in the state, signed petitions to put I-155 on the ballot, thanks to the hard work of 350 Healthy Montana Kids campaign workers. This massive public movement easily qualified I-155 for the ballot in just three months, making it the only citizen initiative to qualify this year. And polls have shown that 70 percent of Montanans favor covering all kids now. Even when presented with the arguments that opponents sometimes make, Montanans stick to their guns. We want our kids to be covered and we want them to be covered now. Please join the Healthy Montana Kids campaign now by visiting www.healthymontanakids.org.

State Auditor John Morrison is the author of I-155 and the chairman of the Healthy Montana Kids Campaign.